B 1 (Official GaSe Q9-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Page 1 of 36 United States Bankruptey Court Northern District of Illinois Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): DANIEL LETITIA, L Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): LETITIA L. SLATER-DANIEL Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (TTIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (If more than one, state all): XXX-XX-9930 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3146 WEST WALNUT AVENUE CHICAGO, ILLINOIS ZIP CODE 60612 County of Residence or of the Principal Place of Business: ZIP CODE County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business  $\square$  $\Box$ Chapter 7 Individual (includes Joint Debtors) Chapter 15 Petition for Single Asset Real Estate as defined in See Exhibit D on page 2 of this form Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) Corporation (includes LLC and LLP) Chapter 11 Main Proceeding Railroad Chapter 12 Partnership Chapter 15 Petition for Stockbroker Other (If debtor is not one of the above entities, Chapter 13 Recognition of a Foreign Commodity Broker check this box and state type of entity below.) Nonmain Proceeding Clearing Bank Other Nature of Debis (Check one box ) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarity for a Code (the Internal Revenue Code). personal, family, or bousehold purpose Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Ĭ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors KONTHON MOTHERS Estimated Number of Creditors П T. 1.49 50-99 ,000-100-199 200-999 5,001-10,001-25.001-50,001-5,000 10,000 25,000 50,000 100,000 Estimated Assets • П \$50,001 to D \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to Si to \$10 to \$50 to \$100 چ to \$500 to \$1 billion million million million million million Estimated Liabilities 9 **4** 2 Ď \$50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 More than ئ زنگ \$500,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to **3**500 rotific (4 or million million

million

million

million

| B I (Official Fon   | se 09-08528                                  | Doc 1                              | Filed 03/13/09  | Entered 03/13/09 16:04:38  | Desc Main   |
|---|--|------------------------------------|---|--|---|
| Voluntary Peti  |  |                                    | <del>- Decument -</del>   | Name of Debior(s):<br>LECICIA L. DANIEL  | Page 2  |
| This page musi  |  |                                    | cy Cases Filed Within Last 8  | Years (If more than two, attach additional sheet.  | <u> </u>  |
| Location<br>Where Filed:  |  |                                    |   | Case Number:   | Date Filed:   |
| Location  |  |                                    |   | Case Number:   | Date Filed:   |
| Where Filed:  | Pending Rankruntey                           | Case Filed by                      | owy Spones Partner or Ass   | liate of this Debtor (If more than one, attach ad  |   |
| Name of Debtor  |  | CALC THEU D                        | any Spouse, Parsage, or Alli  | Case Number:   | ditional sheet.)  Date Filed:                       |
| District:   | Northern District of                         | of Illinois                        |   | Relationship:  | Judge:  |
|   |  | ibit A                             |   | E-hikis D  |   |
| (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  1, the attorney for the petitioner named in the foregoing petition, declare the have informed the petitioner that [he or she] may proceed under chapter 12, or 13 of title 11, United States Code, and have explained the available under each such chapter. I further certify that I have delivered to |  |                                    |   |  |   |
| Exhibit A   | is attached and made a pa                    | et of this petit                   | ion   | debtor the notice required by 11 U.S.C. § 342  | (b).  |
|   | a po   | at or ans pen                      |   | X Signature of Attorney for Debtor(s)  | Date)   |
|   |  |                                    | Exhibit   | С  |   |
| Does the debtor   | own or have possession of                    | any property                       |   | a threat of imminent and identifiable harm to pu   | ttis turlitas and a o                               |
|   | Exhibit C is attached and n                  |                                    |   | a meat of manners and negativative narm to pu  | oue nearth or safety?                               |
|   | Sandi C B analica and t                      | made a partor                      | uns pention.  |  | į   |
| □ No.   |  |                                    |   |  |   |
|   |  |                                    | Exhibit   | D  |   |
| (To be compl  | eted by every individ                        | ual debtor                         |   | i, each spouse must complete and attac   | h   |
|   |  |                                    |   |  | n a separate Exhibit D.)                            |
| Z Exhib   | on D completed and s                         | igned by th                        | e debtor is attached and i  | made a part of this petition.  |   |
| If this is a join   | nt petition:                                 |                                    |   |  | ļ   |
| □ Exhib   | it D also completed a                        | and signed l                       | by the joint debtor is attac  | ched and made a part of this petition.   |   |
|   |  |                                    | Information Regarding ti  | he Debtor - Venue  |   |
| Ø   | Debtor has been domicil                      | led or has had                     | (Check any applic<br>a residence, principal place of                | able box.)<br>husiness or principal assets in this Dietrict fac t  | 80 days immediately                                 |
|   |  |                                    | or a longer part of such 180 day                                    | is than in any other District.  ner, or partnership pending in this District.  |   |
|   |  |                                    |   |  |   |
|   | nas no principai piace oi                    | Dusiness of a                      | ssets in the United States but is                                   | of business or principal assets in the United State a defendant in an action or proceeding [in a fed the relief sought in this District. | tes in this District, or<br>eral or state court] in |
|   |  | Certification                      | by a Debtor Who Resides as<br>(Check all applical                   | a Tenaut of Residential Property<br>sle boxes.)  |   |
|   | Landlord has a judgm                         | ent against the                    | debtor for possession of debto                                      | r's residence. (If box checked, complete the foll  | lowing.)  |
|   |  |                                    |   | (Name of landlord that obtained judgment)  |   |
|   |  |                                    |   |  |   |
|   |  |                                    |   | (Address of landlord)  |   |
|   | Debtor claims that uncentire monetary defaul | ler applicable<br>t that gave rise | nonbankruptcy law, there are ci<br>e to the judgment for possession | ircumstances under which the debtor would be p<br>n, after the judgment for possession was entered,                                      | ermitted to cure the                                |
|   |  |                                    |   | any rent that would become due during the 30-da  |   |
|   | Debtor certifies that he                     | /she has serve                     | of the Landlord with this certific                                  | cation (11 U.S.C. R 262/III)   |   |

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main

| B 1 (Official Form) 1 (1/08) Document   | Page 3 of 36   |
|---|--|
| Voluntary Petition  | Name of Debtor(s):   |
| (This page must be completed and filed in every case.)  | LECICIA L. DANIEL  |
| Sign  | ostures  |
| Signature(s) of Debtor(s) (ladividual/Joint)  | Signature of a Foreign Representative  |
| I declare under penalty of perjury that the information provided in this petition is true and correct.  | and correct, that I am the foreign representative of a debtor in a foreign representative  |
| [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12.                            | and that I am authorized to file this petition.  |
| or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  | (Check only one box.)  |
| [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).   | I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  |
| 1 request relief in accordance with the chapter of title-11, United States Code, specified in this petition  X Signature of Debtor  | Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)   |
| X Signature of Joint Debtor   |  |
| Signature of Joint Debtor 773 517-9481 Telephone Number (if not represented by attorney)  | (Printed Name of Foreign Representative)   |
| 03/09/2009 Date   | Date   |
| Signature of Attorney*  | Signature of Non-Attorney Bankruptcy Petition Preparer   |
| X Signature of Attorney for Debtor(s)   | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information  |
| Printed Name of Attorney for Debtor(s)  | required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum   |
| Firm Name   | tee for services chargeable by bankruptcy petition preparers. I have given the debtor  |
| Address   | notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  |
| Telephone Number  | Printed Name and title, if any, of Bankruptcy Petition Preparer  |
| Date  | Social-Security number (If the bankruptcy petition preparer is not an individual,  |
| *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. | state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)   |
| Signature of Debtor (Corporation/Partnership)   | Address  |
| I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.               | x  |
| The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  | Date Signature of bankrupter position property of the second seco |
| X Signature of Authorized Individual  | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  |
| 1   | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.   |
| Title of Authorized Individual  | If many then are normal annual this demands the  |
| Date  | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  |
| 1   | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both, 11 U.S.C. § 110; 18 U.S.C. § 156.  |

B 1D (Official Form 1, Exhibit D) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re LETITIA L. DANIEL | Case No.   |
|-------------------------|------------|
| Debtor                  | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 5 of 36

B 1D (Official Form 1, Exh. D) (12/08) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]   |
|--|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the creditionnseling requirement of 11 U.S.C. § 109(h) does not apply in this district.   |

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Stitus Monu

Date: 03/09/2009

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 6 of 36

| United<br>North | <b>States</b> | Bankrı     | uptcv | Court |
|-----------------|---------------|------------|-------|-------|
| North           | ern D         | istrict Of |       | Court |

| Northern                         | District OfIllinois |
|----------------------------------|---------------------|
| In re LETITIA L. DANIEL , Debtor | Case No.            |
|                                  | Chapter7            |

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS       |    | LIABILITIES | T  |  |
|---|----------------------|---------------|--------------|----|-------------|----|--|
| A - Real Property   | YES                  | 1             | \$ 0.00      |    | LIABILITIES | +  | OTHER                                  |
| B - Personal Property   | YES                  | 3             | \$ 14,150.00 |    |             | +  |  |
| C - Property Claimed<br>as Exempt   | YES                  | 1             |              | -  |             | +  |  |
| D - Creditors Holding<br>Secured Claims   | YES                  | 1             |              | s  | 12,830.00   | +  | <u> </u>                               |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 1             |              | s  | 0.00        | +  |  |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 4             |              | \$ | 50,715.00   | -  |  |
| 3 - Executory Contracts and<br>Unexpired Leases                                       | YES                  | I             |              |    |             | -  |  |
| - Codebtors   | YES                  | 1             |              |    |             | -  |  |
| - Current Income of<br>Individual Debtor(s)   | YES                  | 1             |              |    |             | \$ | 3,360.00                               |
| Current Expenditures of Individual Debtors(s)   | YES                  | 1             |              |    |             | s  | 2,560.00                               |
| то  | ΓAĽ.                 | 15            | 14,150.00    | S  | 63,545.00   |    | ······································ |

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 7 of 36

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Northern District Of Histories

|         |                   | ATT DISTRIC OF THINDIS |
|---------|-------------------|------------------------|
| In re _ | LETITIA L. DANIEL | Case No.               |
|         | Debtor            |                        |
|         |                   | Chapter 7              |

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Tuna of Liability  |     |      |
|--|-----|------|
| Type of Liability  | Amo | ent  |
| Domestic Support Obligations (from Schedule E)   | s   | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)   | s   |      |
| Claims for Death or Personal Injury While Debtor Was<br>Intoxicated (from Schedule E) (whether disputed or undisputed) | s   |      |
| Student Loan Obligations (from Schedule F)   | s   | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                   | s   |      |
| Obligations to Pension or Profit-Sharing, and Other Similar<br>Obligations (from Schedule F)                           | s   | 0.00 |
| TOTAL  | s   | 0.00 |

#### State the following:

| Average Income (from Schedule I, Line 16)  | s | 2,734.00 |
|--|---|----------|
| Average Expenses (from Schedule J, Line 18)  | s | 2,560.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | s | 3,360.00 |

#### State the following:

| I. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |            | \$<br>0.00      |
|--|------------|-----------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$<br>0.00 |                 |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |            | \$<br>0.00      |
| 4. Total from Schedule F   |            | \$<br>50,715.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |            | \$<br>50,715.00 |

|           | Debtor               |        | <del></del>    | Case No.                  | (IC)      |
|-----------|----------------------|--------|----------------|---------------------------|-----------|
| In re     | LETITIA L            | DANIEI |                | C N                       |           |
| B6A (Offi | icial Form 6A) (12/0 | 7)     | Document       | Page 8 of 36              |           |
| С         | ase 09-08528         | Doc 1  | Filed 03/13/09 | Entered 03/13/09 16:04:38 | Desc Main |

# **SCHEDULE A - REAL PROPERTY**

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND<br>LOCATION OF<br>PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSEAME, WITE, XOBIT,<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| NONE                                       |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  |  |                                       |  |                               |
|  | Tot  |                                       |  |                               |

(Report also on Summary of Schedules.)

| I ETHELA I DANIEL                     |             |  |
|---------------------------------------|-------------|--|
| In re <u>LETITIA L. DANIEL</u> Case N | o(If known) |  |

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description

| TYPE OF PROPERTY  | NONE | DESCRIPTION AND LOCATION<br>OF PROPERTY                                   | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|---|--------------------------------------|---|
| 1. Cash on hand.  |      | 25.00   |                                      | \$25.00   |
| <ol><li>Checking, savings or other financial<br/>accounts, certificates of deposit, or shares<br/>in banks, savings and loan, thrift, building<br/>and loan, and homestead associations, or<br/>credit unions, brokerage houses, or<br/>cooperatives.</li></ol> |      | CITI BANK (CHECKING) 75.00  |                                      | \$75.00   |
| <ol> <li>Security deposits with public utilities,<br/>telephone companies, landlords, and<br/>others.</li> </ol>  |      |   |                                      |   |
| <ol> <li>Household goods and furnishings,<br/>including audio, video, and computer<br/>equipment.</li> </ol>  |      | COMPUTER (100); TV (100) AUDIO SYSTEM<br>(50);HOUSEHOLD FURNISHINGS (400) |                                      | \$650.00  |
| <ol> <li>Books; pictures and other art objects;<br/>antiques; stamp, coin, record, tape,<br/>compact disc, and other collections or<br/>collectibles.</li> </ol>  |      | DVD'S (50); CD'S (50);  |                                      | \$100.00  |
| 6. Wearing apparel.   |      | USED PERSONAL CLOTHING  |                                      | \$350.00  |
| 7. Furs and jewelry.  |      | WATCH(100); RING (200); GOLD CHAIN (150)                                  |                                      | \$450.00  |
| Firearms and sports, photographic and other hobby equipment.  | X    |   |                                      |   |
| Interests in insurance policies. Name<br>insurance company of each policy and<br>itemize surrender or refund value of each.   | Х    |   |                                      |   |
| 10. Annuities. Itemize and name each issuer.  | Х    |   |                                      |   |

|        | De            | ebtor    |                |                  | (If Known | )         |
|--------|---------------|----------|----------------|------------------|-----------|-----------|
| n re _ | <u>LETITI</u> | A L. DAN | NIEL           | , Case No        |           |           |
|        |               |          | Document       | Page 10 of 36    |           |           |
|        | Case 09-08528 | DOC T    | Filed 03/13/09 | Entered 03/13/09 | 16:04:38  | Desc Main |

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY   | NONE | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|---|--------------------------------------|---|
| <ol> <li>Interests in IRA, ERISA, Keogh of<br/>other pension or profit sharing plans<br/>Itemize.</li> </ol>   | X    |   |                                      |   |
| <ol> <li>Stock and interests in incorporated<br/>and unincorporated businesses, Itemize.</li> </ol>  | Х    |   |                                      |   |
| <ol> <li>Interests in partnerships or joint<br/>ventures, Itemize.</li> </ol>  | Х    |   |                                      |   |
| <ol> <li>Government and corporate bonds and<br/>other negotiable and nonnegotiable<br/>instruments.</li> </ol>   | х    |   |                                      |   |
| 15. Accounts Receivable.   | Х    |   |                                      |   |
| <ol> <li>Alimony, maintenance, support, and<br/>property settlements to which the debtor is<br/>or may be entitled. Give particulars.</li> </ol>                                       | Х    |   |                                      |   |
| <ol> <li>Other liquidated debts owing debtor including tax refunds. Give particulars.</li> </ol>   | X    |   |                                      |   |
| 18. Equitable or future interests, life<br>estates, and rights or powers exercisable<br>for the benefit of the debtor other than<br>those listed in Schedule of Real Property.         | X    |   |                                      |   |
| <ol> <li>Contingent and non-contingent<br/>nterests in estate of a decedent, death<br/>penefit plan, life insurance policy, or trust.</li> </ol>                                       | X    |   |                                      |   |
| 20. Other contingent and unliquidated<br>claims of every nature, including tax<br>efunds, counterclaims of the debtor, and<br>ights to setoff claims. Give estimated<br>value of each. | Х    |   |                                      |   |
| 1. Patents, copyrights, and other ntellectual property. Give particulars.  | х    |   |                                      |   |
| <ol><li>Licenses, franchises, and other eneral intangibles. Give particulars.</li></ol>  | х    |   | 1                                    |   |
|  |      |   |                                      |   |

|         | De            | ebtor    |                |                    | (If Known) |           |
|---------|---------------|----------|----------------|--------------------|------------|-----------|
| In re _ | LETITI        | A L. DAN | NIEL           | , Case No.         |            |           |
|         |               |          | Document       | Page 11 of 36      |            |           |
|         | Case 09-08528 | DOC I    | Filed 03/13/09 | Entered 03/13/09 : | 16:04:38   | Desc Main |

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

|  |      | (                                       |                      |   |
|--|------|---|----------------------|---|
| TYPE OF PROPERTY   | NONE | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOHNT | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories.                   | 1    | 2005 CHEVY                              |                      | \$12,500.00   |
| 24. Boats, motors, and accessories.  | Х    |   |                      |   |
| 25. Aircraft and accessories.  | х    |   |                      |   |
| <ol> <li>Office equipment, furnishings, and supplies.</li> </ol>                         | х    |   |                      |   |
| <ol> <li>Machinery, fixtures, equipment, and<br/>supplies used in business.</li> </ol>   | Х    |   |                      |   |
| 28. Inventory,   | Х    |   |                      |   |
| 29. Animats.   | Х    |   |                      |   |
| 30. Crops-growing or harvested. Give particulars.  | Х    |   |                      |   |
| 31. Farming equipment and implements.  | Х    |   |                      |   |
| 32. Farm supplies, chemicals, and feed.  | Х    |   |                      |   |
| <ol> <li>Other personal property of any kind<br/>not already listed, Itemize.</li> </ol> |      |   |                      |   |
|  | Х    |   |                      |   |
|  |      | continuation sheets attached Total >    | -                    | <b>\$</b> 14,150.00   |
|  |      |   | sh                   | clude amounts from any continuation<br>sets attached. Report total also on<br>immery of Schedules.)     |

|         | Case 09-08528 | Doc 1   |               | Entered 03/13/09<br>Page 12 of 36 | 16:04:38 | Desc Main |  |
|---------|---------------|---------|---------------|-----------------------------------|----------|-----------|--|
| In re _ | LETITI        | A L DAI | NIEL          | , Case No.                        |          |           |  |
| Debtor  |               |         | (If Known)    |                                   |          |           |  |
|         | :             | SCHEDU  | LE C – PROPER | TY CLAIMED AS EX                  | XEMPT    |           |  |

Debtor elects the exemptions to which debtor is entitled under:

#### (Check one box)

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

|                           | plicable floribatiki upicy law.           |                                  |  |
|---------------------------|---|----------------------------------|--|
| DESCRIPTION OF PROPERTY   | SPECIFY LAW PROVIDING EACH EXEMPTION      | VALUE OF<br>CLAIMED<br>EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
| CHEVY 2005                | ILLINOIS CODE SEC 12-901;<br>SEC. 12-1001 | \$12,500.00                      | \$12,500.00  |
| USED PERSONAL CLOTHING    | ILLINOIS CODE SEC 12-901;<br>SEC. 12-1001 | \$350.00                         | \$350.00   |
| USED HOUSEHOLD FURISHINGS | ILLINOIS CODE SEC 12-901;<br>SEC. 12-1001 | \$750.00                         | \$750.00   |
| WILD CARD                 | ILLINOIS CODE SEC 12-901;<br>SEC. 12-1001 | \$2,000.00                       | \$2,000.00   |
| CITI BANK (CHECKING)      | ILLINOIS CODE SEC 12-901;<br>SEC. 12-1001 | \$75.00                          | \$75.00  |
| JEWERLY                   | ILLINOIS CODE SEC 12-901;<br>SEC. 12-1001 | \$450.00                         | \$450.00   |
|                           |   |                                  |  |
|                           |   |                                  |  |
|                           |   |                                  |  |
|                           |   |                                  |  |

# Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 13 of 36

**B6D** (Official Form 6D) (12/07)

| In re LETITIA L. DANIEL , | Case No.   |
|---------------------------|------------|
| Debtor                    | (If known) |

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

|  |          |  | ~   |            |              |          |   |  |
|--|----------|--|---|------------|--------------|----------|---|--|
| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE AND<br>AN ACCOUNT NUMBER<br>(See Instructions Above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED,<br>NATURE OF LIEN,<br>AND<br>DESCRIPTION<br>AND VALUE OF<br>PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY  |
| ACCOUNT NO.  |          |  | CHEVY 2005  |            |              |          |   |  |
| CONSUMER PORTFOLIO<br>16355 LAGUNA CANYON ROAD<br>IRVINE, CA 92618   |          |  |   |            |              |          | 12,830.00   |  |
|  |          |  | VALUE \$ 12.830.00  |            |              |          |   |  |
| ACCOUNT NO.  |          |  | VALUE S   |            |              |          |   |  |
| ACCOUNT NO.  |          |  |   |            |              |          |   |  |
|  |          |  |   |            |              |          |   |  |
|  |          |  | VALUES  |            |              |          |   |  |
| continuation sheets attached   |          |  | Subtotal ► (Total of this page)   |            |              |          | <b>\$</b> 12,830.00                                   | \$   |
|  |          |  | Total ► (Use only on last page)   |            |              |          | \$ 12,830.00  | \$   |
|  |          |  |   |            |              |          | (Report also on Summary of Schedules.)                | (If applicable, report<br>also on Statistical<br>Summary of Certain<br>Liabilities and Related |

Data.)

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 14 of 36

B6E (Official Form 6E) (12/07)

| In re LETITIA L. DANIEL . | Case No.   |
|---------------------------|------------|
| Debtor                    | (if known) |

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.                    |
|--|
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) |
| Domestic Support Obligations   |

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

## Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

# Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

| Case 09-08528 | Doc 1 | Filed 03/13/09 | Entered 03/13/09 16:04:38 | Desc Main |
|---------------|-------|----------------|---------------------------|-----------|
|               |       | Document       | Page 15 of 36             |           |

| In re <u>LETITIA L. DANIEL</u> , | Case No.   |
|----------------------------------|------------|
| Debtor                           | (If Known) |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

|  |          |                                     |   | роп        |              |          | OCHECUSO 1.        |
|--|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE   | CODEBTOR | HUSBAND, WIFE, JOHN<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF CLAIM |
| ACCOUNT NO.<br>08 M1 707255<br>COOK COUNTY MAGISTRATE<br>50 WEST WASHINGTON ST.<br>ROOM 10<br>CHICAGO, IL 60602  |          |                                     | CIVIL ACTION BROUGHT BY<br>BROADVIEW APTS.  |            |              |          | \$3,500.00         |
| ACCOUNT NO.<br>07 M1 202933<br>COOK COUNTY MAGISTRATE<br>50 WEST WASHINGTON ST.<br>ROOM 10<br>CHICAGO, IL 60602  |          |                                     | CIVIL ACTION BROUGHT BY LOYOLA<br>UNIVERSITY  |            |              |          | \$1,287.00         |
| ACCOUNT NO. 08 M1 141220  COOK COUNTY MAGISTRATE 50 WEST WASHINGTON ST. ROOM 10 CHICAGO, IL 60602  |          |                                     | CIVIL ACTION BROUGHT BY ECONOMY<br>INTERIORS  |            |              |          | \$1,913.00         |
| ACCOUNT NO.<br>20178099747<br>AFNI INC.<br>PO BOX 3427<br>BLOOMINGTON, IL 61702  |          |                                     | ASSIGNED BY AT & T MOBILE   |            |              |          | \$1,009.00         |
| Continuation sheets attached Subtotal > \$ 7,709.00  Continuation sheets attached (Total of this page)  Total > \$ (Use only on last page of the completed Schedule F) |          |                                     |   |            |              |          |                    |
| (Ose only on last page of the completed Schedule F)  |          |                                     |   |            |              |          |                    |

(Report total also on Summary of Schedules)

| Case 09-08528 | Doc 1 | Filed 03/13/09 | Entered 03/13/09 16:04:38 | Desc Main |
|---------------|-------|----------------|---------------------------|-----------|
|               |       | Document       | Page 16 of 36             |           |

| n re <u>LETITIA L. DANIEL</u> , Case No |             |
|---|-------------|
|   | <del></del> |
| Debtor                                  | (If Known)  |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|   |           |                                      | , , , , , , , , , , , , , , , , , , ,   |                  |                   |          |                    |
|---|-----------|--------------------------------------|---|------------------|-------------------|----------|--------------------|
| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE              | CODEBTOR  | HUSBAND, WIFE, JOHNT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT       | UNLIQUIDATED      | DISPUTED | AMOUNT<br>OF CLAIM |
| ACCOUNT NO.<br>10336072   |           |                                      | ASSIGNED BY AT & T  |                  |                   |          | 5                  |
| COLLECTION COMPANY<br>700 LONGWATER DRIVE<br>NORWELL, MA. 02061           |           |                                      |   |                  |                   |          | \$143.00           |
| ACCOUNT NO.<br>A35426A35426   |           |                                      | ASSIGNED BY EMERGENCY MEDICAL   |                  |                   |          |                    |
| CREDITORS DISCOUNT<br>415 EAST MAIN STREET<br>STREATOR, IL 61364          |           |                                      | SPECIALST   |                  |                   |          | \$303.00           |
| ACCOUNT NO.   |           |                                      | CONSUMER DEBT   |                  |                   |          |                    |
| 157655534<br>FBCS<br>2200 BYBERRY ROAD<br>SUITE 120<br>HATBORO, PA. 19040 |           |                                      |   |                  |                   |          | \$993.00           |
| ACCOUNT NO.<br>10006129   |           |                                      | ASSIGNED BY ILL. DEPT. OF HUMAN   | $\vdash$         | $\dashv$          | -        |                    |
| HARVARD COLLECTION<br>4839 NORTH ELSTON AVE<br>CHICAGO, IL 60630          |           |                                      | SERVICE   |                  |                   |          | \$612.00           |
| ACCOUNT NO.<br>11265837   | 11        | +                                    | ASSIGNED BY ELK GROVE LAB   | $\vdash$         | +                 | +        |                    |
| HARVARD COLLECTION<br>4839 NORTH ELSTON AVE<br>CHICAGO, IL 60630          |           |                                      | PHYSICIANS  |                  |                   |          | \$196.00           |
| ACCOUNT NO.<br>5000000048   |           | 7                                    | CONSUMER DEBT   |                  | +                 | +        |                    |
| HSBC AUTO<br>6602 CONVOY COURT<br>SAN DIEGO, CA 92111                     |           | į                                    |   |                  |                   |          | \$14,162.00        |
| Sheet no. 2 of sheet  | ets attac | hed to                               | o Schedule of an  | Sul<br>tal of th | ototal<br>nis nor |          | 24,118.00          |
| Creditors Holding Ur  | rsecure   | d Nor                                | priority Claims (Use only on last page of the complete  |                  | ns pag<br>Total:  | <i>}</i> |                    |

|                            |  |                           |                      | _ |
|----------------------------|--|---------------------------|----------------------|---|
| 1% <i>12</i> . [12.06]     | Subtotal ➤<br>(Total of this page)                             | attached to Schedule of   | of sheet             | 2 |
| œ                          | Total ><br>(Use only on last page of the completed Schedule F) | ecured Nonpriority Claims | Creditors Holding Un |   |
| o on Summary of Schedules) | (Report total also   |                           |                      |   |
|                            |  |                           |                      |   |

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 17 of 36

|                                  | 3          |
|----------------------------------|------------|
| In re <u>LETITIA L. DANIEL</u> , | Case No.   |
| <b>***</b> • ·                   |            |
| Debtor                           | (If Known) |
|                                  |            |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|   |          |                                      | ,   |            |              |          |                    |
|---|----------|--------------------------------------|---|------------|--------------|----------|--------------------|
| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE  | CODEBTOR | HUSBAND, WIFE, JOHNT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF CLAIM |
| ACCOUNT NO.<br>5489555510941  |          |                                      | CONSUMER DEBT   | T          |              |          |                    |
| HSBC<br>PO BOX 5253<br>CAROL STREAM, IL 60197   |          |                                      |   |            |              |          | \$641.00           |
| ACCOUNT NO.<br>4235390853   |          |                                      | ASSIGNED BY CHAMS WOMEN   | ┢          |              |          |                    |
| I C SYSTEM INC<br>PO BOX 64378<br>SAINT PAUL, MN 55164  |          |                                      | HEALTHCARE  |            |              |          | \$180.00           |
| ACCOUNT NO.<br>8699654  |          |                                      | ASSIGNED BY LOYOLA UNIVERSITY   |            |              |          |                    |
| ILLINOIS COLLECTION<br>PO BOX 1010<br>TINLEY PARK, IL 60477   |          |                                      |   |            |              |          | \$1,675.00         |
| ACCOUNT NO.<br>548955510941   |          |                                      | ASSIGNED BY HOUSEHOLD ORCHARD   | $\vdash$   | $\dashv$     | -        |                    |
| NATIONAL CREDIT ADJ.<br>327 WEST 4TH AVENUE<br>HUTCHINSON, KS 67501   |          |                                      |   |            |              |          | \$771.00           |
| ACCOUNT NO.<br>8101259  |          | _                                    | ASSIGNED BY BANK OF AMERICA   | $\dashv$   | $\dashv$     | +        |                    |
| NCO FINANCIAL<br>PO BOX 7216<br>PHILADELPHIA, PA. 19101   |          |                                      |   |            |              |          | \$1,040.00         |
| ACCOUNT NO.<br>PALIGRTSEN1563   |          | 1                                    | ASSIGNED BY HOUSEHOLD BANK  | +          | +            | +        |                    |
| PALISADES COLLECTION<br>210 SYLVAN AVE<br>ENGLEWOOD, NJ 07632   |          |                                      |   |            |              |          | \$641.00           |
| Sheet no. 3 of sheets attached to Schedule of Subtotal > \$ 4,948.00   Creditors Holding Unsecured Nonpriority Claims Total > c |          |                                      |   |            |              |          |                    |
| · ·   |          |                                      | (Use only on last page of the complete  | od Schw    | edule        | F) [\$   |                    |

| (Report total also on Summary of Schedu |
|---|
|   |

| Becament                      | 1 age 10 01 00 |
|-------------------------------|----------------|
| n re <u>LETITIA L. DANIEL</u> | Case No.       |
| Debtor                        | (If Known)     |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|  |                |                                      | (   |            | _                 |              |                     |
|--|----------------|--------------------------------------|---|------------|-------------------|--------------|---------------------|
| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE                     | CODEBTOR       | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED      | DISPUTED     | AMOUNT<br>OF CLAIM  |
| ACCOUNT NO.<br>900731  |                |                                      | CONSUMER DEBT   |            |                   |              |                     |
| UNIVERSITY OF PHOENIX<br>4615 EAST ELWOOD STREET<br>FLOOR 3<br>PHOENIX, AZ 85040 |                |                                      |   |            |                   |              | \$1,140.00          |
| ACCOUNT NO.  |                |                                      | CONSUMER DEBT   |            |                   |              |                     |
| CONSUMER PORTFOLIO<br>16355 LAGUNA CANYON RD<br>IRVINE, CA 92618                 |                |                                      |   |            |                   |              | <b>\$</b> 12,500.00 |
| ACCOUNT NO.  |                | -                                    | CONSUMER DEBT   |            |                   | $\dashv$     |                     |
| COMED<br>BILL PAYMENT CENTER<br>CHICAGO, IL 60680                                |                |                                      |   |            |                   |              | \$300.00            |
| ACCOUNT NO.  |                |                                      |   |            |                   |              |                     |
| ACCOUNT NO.  |                |                                      |   |            |                   |              |                     |
| ACCOUNT NO.  |                |                                      |   |            |                   |              |                     |
| ACCOUNT NO.  |                |                                      |   | -          | -                 | -            |                     |
|  |                |                                      |   |            |                   |              |                     |
|  |                |                                      |   | 8,3        | ototal :          | _            |                     |
| Sheet no. 4 of 4 sheets Creditors Holding Unsi                                   | attac<br>ecure | hed to<br>d Non                      | priority Claims   | el of th   | is pag<br>Total : |              |                     |
|  |                |                                      | (Use only on last page of the completed   | d Sche     | dule i            | <u>-</u> [\$ | 50,715.09,          |

(Report total also on Summary of Schedules)

| Case 09-08528         | Doc 1      | Filed 03/13/09 | Entered 03/13/09 16:04:38 | Desc Main |
|-----------------------|------------|----------------|---------------------------|-----------|
|                       |            | Document       | Page 19 of 36             |           |
| B6G (Official Form 66 | G) (12/07) |                |                           |           |

| B6G (Official Form 6G) (12/07) |                   |            |  |  |  |  |  |
|--------------------------------|-------------------|------------|--|--|--|--|--|
| In re                          | LETITIA L. DANIEL | Case No.   |  |  |  |  |  |
|                                | Debtor            | (if known) |  |  |  |  |  |

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| NAME AND MAILING ADDRESS,<br>INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE ANI<br>NATURE OF DEBTOR'S INTEREST. STATE<br>WHETHER LEASE IS FOR NONRESIDENTIAL<br>REAL PROPERTY. STATE CONTRACT<br>NUMBER OF ANY GOVERNMENT CONTRACT |
|--|---|
|  |   |
|  |   |
|  |   |
|  |   |
|  |   |
|  |   |
|  |   |
|  |   |

| B6H (Official Form 6H) (12/07)  | Document                                | Page 20 of 36 | Desc Main  |
|---------------------------------|---|---------------|------------|
| In re LETITIA L. DANIEL  Debtor | , | Case No.      | (if known) |

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |
|                              |                              |

| Case 09-08528                  | Doc 1 | Filed 03/13/09 | Entered 03/13/09 16:04:38 | Desc Mair |
|--------------------------------|-------|----------------|---------------------------|-----------|
| B6I (Official Form 6I) (12/07) |       | Document       | Page 21 of 36             |           |

| In reLETITIA_L. DANIEL, | Case No.   |
|-------------------------|------------|
| Debtor                  | (if known) |

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

|                       | Debtor's Marital  | DEPENDENTS OF DEBTOR AND SPOUSE   |          |  |  |                              |  |
|-----------------------|---|---|----------|--|--|------------------------------|--|
|                       | Status: D   | RELATIONSHIP(S): BIANCA SLATER; BRANDEN DANIEL; TRAVION DAVIS AGE(S):           |          |  |  |                              |  |
|                       | Employment:   | DEBTOR  | T        |  | SPOUSE   | CL(U).                       |  |
| I                     | Occupation  | ADMIN.  | _        |  | 37 OUSL  |                              |  |
| Ī                     | Name of Employer  | HARLEY-DAVIDSON CREDIT CORP   | +        |  |  |                              |  |
| ı                     | How long employed   | 7 MONTHS  |          | ···  |  |                              |  |
|                       | Address of Employe  | 200 WEST ADAMS SUITE 2000<br>CHICAGO, IL 60606                                  |          |  |  |                              |  |
|                       | case fi   | of average or projected monthly income at time led) es, salary, and commissions | DEH      | 3,360,44   | SPOUSE   | _                            |  |
|                       | (Prorate if not pai<br>Estimate monthly o   | d monthly)  | \$       |  | \$   | -                            |  |
| <b>4</b> . <b>5</b> . |   | social security   | \$       | 3,360.44<br>458.20<br>91.00<br>77.18<br>626.38<br>2,734.06 | \$   |                              |  |
| 8.<br>9.<br>10        | (Attach detailed st<br>Income from real pro-<br>Interest and dividend<br>Alimony, maintenanthe debtor's use | operty  | \$<br>\$ |  | \$   |                              |  |
|                       | (Specify): Pension or retireme Other monthly inco (Specify):  |   |          |  | s  |                              |  |
| 14.                   | SUBTOTAL OF L   | NES 7 THROUGH 13  | <b>S</b> | 0,00   | \$   |                              |  |
| 15.                   | 15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)  |   |          | 2,734.06   | \$   |                              |  |
| 16.<br>toti           | 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)                                   |   |          | \$_2,73  |  |                              |  |
| w                     | orais non and 13)   |   |          | rt also on Summary<br>tistical Summary o                   | of Schedules and, if a fectain Liabilities and | applicable, ad Related Data) |  |

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

| Case_09-08528_ D               | oc 1 | Filed 03/13/09 | Entered 03/13/09 16:04:38 | Desc Main |
|--------------------------------|------|----------------|---------------------------|-----------|
| B6J (Official Form 6J) (12/07) |      | Document       | Page 22 of 36             |           |

| In re LETITIA L. DANIEL , | Case No.   |
|---------------------------|------------|
| Debtor                    | (if known) |

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

| Check this box if a joint petition is fil  | ed and debtor's spouse maintains a separate househol   | d. Complete a separate schedule of expenditures labeled "Spouse." |
|--|--|---|
| 1. Rent or home mortgage payment (include to   | rented for mobile home)                                | \$900.00  |
| a. Are real estate taxes included?   |  | \$ <del>900.00</del>  |
| b. Is property insurance included?   | Yes  |   |
| 2. Utilities: a. Electricity and heating fuel  |  | s 100.00  |
| b. Water and sewer   |  |   |
| c. Telephone   |  | ss<br>s35.00  |
| d. Other CABLE, INTERNET   | & CELL PHONE   | s 120.00  |
| 3. Home maintenance (repairs and upkeep)   |  |   |
| 4. Food  |  | s300.00   |
| 5. Clothing  |  |   |
| 6. Laundry and dry cleaning  |  | s30.00  |
| 7. Medical and dental expenses   |  | \$  |
| 8. Transportation (not including car payments)   |  | \$ 75.00  |
| 9. Recreation, clubs and entertainment, newspa   | pers, magazines, etc.                                  | \$ 22.50  |
| 10.Charitable contributions  |  | $\frac{2230}{200.00}$   |
| H.Insurance (not deducted from wages or inclu  | ded in home mortgage payments)                         | 200,00  |
| <ul> <li>a. Homeowner's or renter's</li> </ul>   |  | \$  |
| b. Life  |  | \$  |
| c. Health  |  | \$  |
| d. Auto  |  | s <u>125.00</u>   |
| e. Other   | RENTERS INS.   | s 35.00   |
| 12. Taxes (not deducted from wages or included (Specify)   | in home mortgage payments)                             |   |
| 13. Installment payments: (In chapter 11, 12, an   | f 13 cases, do not list payments to be included in the | nlan)   |
| a. Auto  | •                | s <u>498.00</u>   |
| b. Other   |  |   |
|  |  | \$  |
| 14. Alimony, maintenance, and support paid to o  | thers  | \$  |
| 15. Payments for support of additional depender  | ts not living at your home                             | \$  |
| <ol><li>Regular expenses from operation of business</li></ol>  | profession, or farm (attach detailed statement)        | \$  |
| 17. Other  | SCHOOL TUT.  | - s 120.00  |
| <ol> <li>AVERAGE MONTHLY EXPENSES (Total<br/>if applicable, on the Statistical Summary of C</li> </ol> | lines 1-17. Report also on Summary of Schedules and    |   |
|  | ures reasonably anticipated to occur within the year   | following the filing of this document:                            |
| 20. STATEMENT OF MONTHLY NET INCOM   | TE   |   |
| a. Average monthly income from Line 15 of  |  | s 2,734.00  |
| b. Average monthly expenses from Line 18   |  | $\frac{3}{2,734.00}$<br>$\frac{2,734.00}{2,560.00}$               |
| c. Monthly net income (a. minus b.)  |  | s 2,560.00<br>s 173.00  |

| Case 09-08528 Doc 1  B6 Declaration (Official Form 6 - Declaration) (12/07) | Filed 03/13/09<br>Document | Entered 03/13/09 16:04:38<br>Page 23 of 36 | Desc Main |
|---|----------------------------|--|-----------|
| In an   |                            |  |           |

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| a Stitus Solony   |
|---|
| Signature: (SMMA) Off Mul   |
| Signature:  |
| (Joint Debtor, if any)  |
| [If joint case, both spouses must sign.]  |
| RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)   |
| tely petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide information required under 11 U.S.C. §§ 110(b), 110(b) and 342(b); and, (3) if rules or guidelines have been turn fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum of accepting any fee from the debtor, as required by that section. |
| Social Security No.   |
| (Required by 11 U.S.C. § 110.)  |
| the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne  |
|   |
|   |
|   |
| Date  |
| Date  |
| who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  |
| tional signed sheets conforming to the appropriate Official Form for each person,   |
| ons of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. $\S$ 110   |
| TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP   |
| president or other officer or an authorized agent of the corporation or a member or an authorized agent of the  |
| [comporation or partnership] named as debtor in this case, declars under people; of period, that I have   |
| sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my   |
|   |
| Signature:  |
| Distantia   |
| [Print or type name of individual signing on behalf of debtor.]   |
|   |

B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT

|   | Northern   | DISTRICT OF  | Illinois   |
|---|--|--|--|
| In re:  | LETITIA L. DANIEL Debior   | Case No.   | (if known)   |
|   | STATEMEN   | NT OF FINANCIAL A  | FFAIRS   |
| information<br>filed. An in<br>should prove<br>affairs. To in<br>child's parer<br>§112 and Fe | ion for both spouses is combined. If the for both spouses whether or not a joint dividual debtor engaged in business as a ide the information requested on this standicate payments, transfers and the like it or guardian, such as "A.B., a minor chid. R. Bankr. P. 1007(m). | e case is filed under chapter 12 petition is filed, unless the spou a sole proprietor, partner, family stement concerning all such active to minor children, state the chinild, by John Doe, guardian." De | petition may file a single statement on which or chapter 13, a married debtor must furnish ses are separated and a joint petition is not a farmer, or self-employed professional, vities as well as the individual's personal ld's initials and the name and address of the protection of the control of the contr |
| must comple<br>additional sp  | te Questions 19 - 25. If the answer to   | an applicable question is "No stion, use and attach a separate   | ave been in business, as defined below, also ne," mark the box labeled "None." If sheet properly identified with the case name,  |
|   |  | DEFINITIONS  |  |
| individual de<br>the filing of<br>of the voting<br>self-employe                               | this bankruptcy case, any of the following or equity securities of a corporation; and full-time or part-time. An individual trade, business, or other activity, other trade.   | this form if the debtor is or has<br>ng: an officer, director, managir<br>partner, other than a limited par<br>debtor also may be "in business   | debtor is a corporation or partnership. An been, within six years immediately preceding a executive, or owner of 5 percent or more tner, of a partnership; a sole proprietor or "for the purpose of this form if the debtor nent income from the debtor's primary  |
| ineir relative  | sider." The term "insider" includes but<br>s; corporations of which the debtor is an   | is not limited to: relatives of the  | e debtor; general partners of the debtor and<br>control; officers, directors, and any owner of   |

5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

30,494.00

HARLEY-DAVIDSON CREDIT CORP.

## 2. Income other than from employment or operation of business

None Z State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

Nose

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

**TRANSFERS** 

 $\square$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None Z

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

**BROADVIEW APTS** V LETITIA DANIEL ECONOMY V LETITIA DANIEL

CIVIL

COOK COUNTY COURT FIRST DISTRICT

JUDGEMENT

CIVIL

COOK COUNTY COURT

JUDGEMENT



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

## 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY
TRANSFERRED AND

DATE VALUE RECEIVED

None [2]

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER,

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

## Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 31 of 36

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

NAME

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

(ITIN)/ COMPLETE EIN

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

9

|           | NAME  |  | ADDRESS   |
|-----------|---|--|---|
| None      | d. List all financial institutions, cre-<br>financial statement was issued by th                      | ditors and other parties, including ne debtor within two years immedia         | nercantile and trade agencies, to whom a ately preceding the commencement of this commencement. |
|           | NAME AND ADDRESS  |  | DATE ISSUED   |
|           | 20. Inventories   |  |   |
| Z<br>None | <ul> <li>a. List the dates of the last two inve-<br/>taking of each inventory, and the do.</li> </ul> | ntories taken of your property, the a<br>llar amount and basis of each inven   | name of the person who supervised the tory.   |
|           | DATE OF INVENTORY   | INVENTORY SUPERVISOR   | DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)                                |
| one       | b. List the name and address of the pin a., above.  | person having possession of the reco   | ords of each of the inventories reported  |
|           | DATE OF INVENTORY   |  | NAME AND ADDRESSES<br>OF CUSTODIAN<br>OF INVENTORY RECORDS                                      |
|           | 21. Current Partners, Officer   | s, Directors and Shareholders  |   |
| Ĭ         | <ul> <li>a. If the debtor is a partnership, partnership.</li> </ul>                                   | list the nature and percentage of par  | rtnership interest of each member of the  |
|           | NAME AND ADDRESS  | NATURE OF INTEREST   | PERCENTAGE OF INTEREST  |
| pe        | b. If the debtor is a corporation directly or indirectly owns, contractorporation.                    | n, list all officers and directors of thols, or holds 5 percent or more of the | e corporation, and each stockholder who<br>be voting or equity securities of the                |
|           | NAME AND ADDRESS  | TTTLE  | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP   |

| 22 . | Former | partners, | officers, | directors | and | shareholde | rs |
|------|--------|-----------|-----------|-----------|-----|------------|----|
|------|--------|-----------|-----------|-----------|-----|------------|----|

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None Z

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

# Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 34 of 36

11

| [If completed by an individual or individual and spouse]   |   |  |
|--|---|--|
| I declare under penalty of perjury that I have reac<br>affairs and any attachments thereto and that they   | d the answers contained in the foregoing statement of financial are true and correct.   |  |
| Date 03/09/2009  | Signature Lattic Lowel  |  |
|  | of Debtor   |  |
| Date   | Signature<br>of Joint Debtor<br>(if any)  |  |
| [If completed on behalf of a partnership or corporation]  I declare under penalty of perjury that I have read the answe thereto and that they are true and correct to the best of my known that they are true and the correct to the best of my known that they are true and the correct to the best of my known that they are true and the correct to the best of my known that they are true and the correct to the best of my known that they are true and the correct to the best of my known that they are true and the correct to the best of my known that they are true and the correct to th | ers contained in the foregoing statement of financial affairs and any attachments   |  |
| Date   | Signature   |  |
|  | Signatut  |  |
|  | Print Name and Title  |  |
| [An individual signing on behalf of a partnership or corporal  | tion must indicate position or relationship to debtor.]   |  |
| conti  | nuation sheets attached   |  |
| Penalty for making a false statement: Fine of up to \$500,00   | 0 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571   |  |
| DECLARATION AND SIGNATURE OF NON-ATTORN  | NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  |  |
| I declare under penalty of perjury that: (1) I am a bankruptcy petition compensation and have provided the debtor with a copy of this documen and 342(b); and, (3) if rules or guidelines have been promulated presue  | preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for it and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), nt to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by num amount before preparing any document for filing for a debtor or accepting |  |
| Printed or Typed Name and Title, if any, of Bankruptey Petition Preparer   | Social-Security No. (Required by 11 U.S.C. § 110.)  |  |
| If the bankruptcy petition preparer is not an individual, state the name, the responsible person, or partner who signs this document.  Address   |   |  |
|  |   |  |
| X Signature of Bankruptcy Petition Preparer  | - Date  |  |
|  | or assisted in preparing this document unless the bankruptcy petition preparer is   |  |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 35 of 36

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

| In re LETITIA L. DANIEL , | Case No.  |
|---------------------------|-----------|
| Debtor                    | Chapter 7 |

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A — Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

| Property No. 1   |                                  |
|--|----------------------------------|
| Creditor's Name:   | Describe Property Securing Debt: |
| CONSUMER PORTFOLIO SERVICE   | 2005 CHEVY                       |
| Property will be (check one):  | <u> </u>                         |
| ☐ Surrendered  |                                  |
| If retaining the property, I intend to (check at least one):   |                                  |
| ☐ Redeem the property  |                                  |
| Reaffirm the debt  |                                  |
| Other, Explain   | (for example, avoid lien         |
| using 11 U.S.C. § 522(f)).   |                                  |
| December 1 1 1   |                                  |
| Property is (check one):   |                                  |
| Claimed as exempt  | Not claimed as exempt            |
| Property No. 2 (if necessary)  |                                  |
| Creditor's Name:   | Describe Property Securing Debt: |
|  |                                  |
| Property will be (check one):  |                                  |
| ☐ Surrendered ☐ Retained   |                                  |
|  |                                  |
| If retaining the property, I intend to (check at least one):   |                                  |
| <ul><li>Redeem the property</li><li>Reaffirm the debt</li></ul>  |                                  |
| ☐ Other. Explain   | (C                               |
| using 11 U.S.C. § 522(f)).   | (for example, avoid lien         |
|  |                                  |
| Property is (check one):   |                                  |
| and the same of th | Not claimed as exempt            |
| - Stanier at Stanier   | ногованией ах ехенирг            |

Case 09-08528 Doc 1 Filed 03/13/09 Entered 03/13/09 16:04:38 Desc Main Document Page 36 of 36

B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1   |  |  |
|--|--|--|
| Lessor's Name:   | Describe Leased Property:  | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  TYES NO  |
| Property No. 2 (if necessary)                                |  |  |
| Lessor's Name:   | Describe Leased Property:  | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  TYES  NO |
| Property No. 3 (if necessary)                                |  |  |
| Lessor's Name:   | Describe Leased Property:  Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO |  |
| continuation sheets attack                                   | ned (if any)   |  |
| declare under penalty of p<br>state securing a debt and/or p | perjury that the above indicates my in<br>personal property subject to an unexpi             | tention as to any property of my                                   |
|  |  |  |
| Date: 03/09/2009   | Settles Signature of Debtor  | ul_  |
|  |  |  |

Signature of Joint Debtor